

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Valerie M Glowacki

Debtor(s)

Case No. 15 B 04181

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/09/2015.
- 2) The plan was confirmed on 05/11/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/12/2016.
- 5) The case was Dismissed on 03/29/2018.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,504.00
Less amount refunded to debtor	\$176.88

NET RECEIPTS: **\$7,327.12**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,960.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$311.41
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,271.41**

Attorney fees paid and disclosed by debtor: \$40.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advanced Preventative Cardiology	Unsecured	15.00	NA	NA	0.00	0.00
Advocate Sherman	Unsecured	50.00	NA	NA	0.00	0.00
Advocate Sherman	Unsecured	6,891.50	NA	NA	0.00	0.00
Advocate Sherman	Unsecured	707.00	NA	NA	0.00	0.00
Advocate Sherman Hospital	Unsecured	596.00	NA	NA	0.00	0.00
Alexian Brothers Medical Center	Unsecured	293.51	NA	NA	0.00	0.00
Ally Financial	Secured	9,335.00	9,335.03	9,335.03	0.00	0.00
American InfoSource LP	Unsecured	878.96	862.17	862.17	51.95	0.00
AT&T Mobility II LLC	Unsecured	78.00	172.22	172.22	10.38	0.00
Becket & Lee	Unsecured	755.00	755.11	755.11	45.50	0.00
Bob & Peg's Dental	Unsecured	477.00	NA	NA	0.00	0.00
Capital One Bank	Unsecured	790.00	790.70	790.70	47.65	0.00
Cavalry SPV I LLC	Unsecured	770.00	770.73	770.73	46.44	0.00
Cavalry SPV I LLC	Unsecured	1,074.00	1,074.15	1,074.15	64.73	0.00
Cavalry SPV I LLC	Unsecured	4,229.00	4,229.92	4,229.92	254.89	0.00
Citibank	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Capital Bank/Paypal Credit	Unsecured	481.00	1,396.28	1,396.28	84.14	0.00
Department Of Education	Unsecured	17,304.00	17,101.04	17,101.04	0.00	0.00
Discover Bank	Unsecured	496.00	529.72	529.72	31.92	0.00
Elgin Community College	Unsecured	3,272.00	NA	NA	0.00	0.00
Fox Valley Laboratory Physicians	Unsecured	58.20	NA	NA	0.00	0.00
Midwest Emergency Associates	Unsecured	17.72	47.87	47.87	0.00	0.00
Midwest Emergency Associates	Unsecured	159.02	32.80	32.80	0.00	0.00
Northwest Suburban Imaging	Unsecured	101.00	NA	NA	0.00	0.00
Paypal Credit	Unsecured	1,322.02	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	476.00	476.36	476.36	28.71	0.00
Portfolio Recovery Associates	Unsecured	2,407.00	2,143.23	2,143.23	129.15	0.00
Portfolio Recovery Associates	Unsecured	536.00	536.14	536.14	32.31	0.00
Portfolio Recovery Associates	Unsecured	767.00	742.98	742.98	44.77	0.00
Portfolio Recovery Associates	Unsecured	520.00	564.18	564.18	34.00	0.00
Portfolio Recovery Associates	Unsecured	754.00	784.09	784.09	47.25	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Quantum3 Group	Unsecured	490.00	490.46	490.46	29.56	0.00
Quantum3 Group	Secured	1,782.00	1,855.09	1,855.09	1,855.09	131.15
Quantum3 Group	Unsecured	0.00	481.14	481.14	28.99	0.00
Radiological Consultants of Woodsto	Unsecured	162.52	NA	NA	0.00	0.00
St. Alexius Medical Center	Unsecured	293.51	NA	NA	0.00	0.00
St. Alexius Medical Center	Unsecured	544.54	NA	NA	0.00	0.00
Synchrony Bank	Unsecured	152.00	152.50	152.50	9.19	0.00
Urology Ltd	Unsecured	15.00	NA	NA	0.00	0.00
Western Illinois University	Unsecured	795.60	795.60	795.60	47.94	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,335.03	\$0.00	\$0.00
All Other Secured	\$1,855.09	\$1,855.09	\$131.15
TOTAL SECURED:	\$11,190.12	\$1,855.09	\$131.15
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$34,929.39	\$1,069.47	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,271.41</u>
Disbursements to Creditors	<u>\$3,055.71</u>
TOTAL DISBURSEMENTS :	<u>\$7,327.12</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/06/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.